

# **Frequently Asked Questions**

# **COVID-19 Emergency Grants for Acton & Boxborough Residents**

### What is Acton-Boxborough United Way's COVID-19 Impact Fund?

Acton-Boxborough United Way launched the COVID-19 Impact Fund to help local families who need emergency financial assistance for basic needs due to the health or economic consequences of COVID -19. The fund is a local emergency response fund managed by A-B United Way. It was created through generous contributions from local residents, family foundations and businesses.

# My family is in need of financial assistance. How can I apply for a grant from A-B United Way?

A-B United Way works with trusted community partners who have agreed to help applicants and submit COVID-19 emergency fund requests on their behalf.

All residents must contact one of the designated agencies who will help them determine if they qualify and submit the application on their behalf. Please reach out to one of the agencies below for assistance (under "Where to apply").

# How do I know if I/we qualify for a grant from the COVID-19 Impact Fund?

Individuals or households residing in Acton or Boxborough with a total household income below 80% of the Federal HUD 2020 Area Median Income for Acton and Boxborough before or because of COVID-19 will be considered for as long as funds last. For a family of 4 in Acton and Boxborough \$96,250 is considered a low total household income.

#### Are there other criteria that will be taken into account?

Residents have to demonstrate emergency financial need. They will be encouraged and supported by the agencies to access other available resources first. Check out vital local resources at abuw.org/covid19.

#### Do I need to be a US citizen to qualify for a grant?

All requests will be treated confidentially. Citizen status is not considered.



#### What is the maximum emergency grant amount?

Emergency grants are available for up to \$1,000.

#### What expenses would be considered?

Residents may request grant funds to cover the following expenses:

- Food
- Rent
- Mortgage
- Utilities
- Emergency home repair (plumbing, heating etc)
- Emergency car repairs (in exceptional cases)
- Prescription drugs or co-pays (in exceptional cases)

The list of eligible services may be updated as the COVID-19 situation evolves.

#### Are there any expenses that can not be covered by a COVID -19 grant?

The following expenses do not qualify for funding:

- Cosmetic home repairs
- Generators
- Medical or dental expenses (except prescription drugs or co-pays)
- Burial costs
- Purchasing vehicles
- Veterinary expenses
- Routine car maintenance
- Tax payments
- Insurance payments (incl. home insurance)
- Housing Authority/Section 8 rent
- Business expenses (commercial rent, utilities, insurance,etc.)
- School tuition

# Can I apply for more than one grant?

Only in rare circumstances, can multiple grant requests be considered on behalf of an individual or a family. The total request can never exceed \$1,000.



#### Acton-Boxborough United Way

#### Can I save the grant money to use on future bills?

No. Grants can only be used for past-due bills, rent or mortgage payments, not for current or future bills.

#### When are applications for funds being accepted?

The application process is open now and will stay open for as long as funds are available from the COVID-19 Impact Fund.

## Do I need to provide any documentation to apply?

AB-United Way will require a bill, invoice or statement from the provider (utility company, mortgage lender or landlord) showing that the amount is past due. To speed up processing, it is helpful to gather the invoice, documentation or name and address of the landlord, utility company so documentation is ready to share with the agency preparing your application.

The screening agency will work with residents to determine what additional documentation is required.

#### If I get a grant, how will I receive the money?

In general, residents do not receive the funding directly. Since the purpose of the COVID-19 impact grants is to help residents cover past due bills, payment will be issued directly to the provider (utility company, landlord, etc.). In rare cases, gift cards might be issued, for example to help with food expenses, if free local food resources are not available or appropriate.

#### Do I need to meet in person with someone to fill out an application?

No. Due to the need for social distancing, residents will have a virtual interview or call with the screening agencies.

#### Where to apply?

Residents cannot apply directly for COVID-19 emergency funding to A-B United Way. Instead, residents need to apply through one of the designated agencies listed below who will evaluate each request. They will submit the application on behalf of the residents.

#### In Acton:

- Laura Ducharme: Social worker, Town of Acton, Iducharme@acton-ma.gov, 978-929-6651
- Residents over age 60: Beverly Hutchins, Town of Acton, Council on Aging, <a href="mailto:bhutchings@actonma.gov">bhutchings@actonma.gov</a> 978.929.6652
- Clients of Acton Housing Authority (AHA): contact Amanda Eldridge, AHA. amanda@actonhousing.net, 978.263.5339



#### In Boxborough:

- Lauren Abraham, Council on Aging & Community Services, Town of Boxborough, 978.264.1734, labraham@boxborough-ma.gov
- Rev. Cindy Wortington-Berry, United Church of Christ Boxborough, 978.263.7387, <a href="mailto:cindyworthingtonberry@gmail.com">cindyworthingtonberry@gmail.com</a>

#### How long does the process take?

Once all documentation is completed and submitted by the screening agencies, A-B United Way is ready to quickly process payment within 72 hours of receiving a completed application.

#### Why do we require residents to apply through trusted community partners?

Our contacts at the community partner agencies are able to connect residents with a wide array of financial and social services to help you make the most informed budget decisions in a very difficult, uncertain time. They have extensive experience in evaluating residents' needs and can help connect residents to additional resources. A-B United Way has a long standing partnership with the town social workers to support residents through short-term financial emergencies.

We strongly recommend pairing the emergency grant funding with other existing public or private sources to get the best possible outcome for your household or family to help alleviate the hardship caused by COVID-19.

A-B United Way will not take any calls, questions or emails from residents directly regarding COVID-19 emergency grant applications.

The eligibility and priority focus areas for the COVID-19 residential emergency grants are developed in collaboration with our community partners and approved by the A-B United Way Board of Directors.

A-B United Way reserves the right to revise the criteria, review the application process or documentation policies of each partner in regard to the distribution of financial assistance. A-B United Way further maintains the discretion to approve or reject applications.